

|  |                                  |   |
|--|----------------------------------|---|
| <b>Information to identify the case:</b>                         |                                  |   |
| Debtor 1:  | <u>James L. Sabin Jr.</u>        | Social Security number or ITIN: xxx-xx-5302 |
|  | First Name Middle Name Last Name | EIN: _-_-                                   |
| Debtor 2:  | <u>Pamela A. Sabin</u>           | Social Security number or ITIN: xxx-xx-8476 |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN: _-_-                                   |
| United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA |                                  | Date case filed for chapter: 13 1/18/22     |
| Case number: 22-20098-TPA  |                                  |   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| 1. Debtor's full name  | James L. Sabin Jr.  | Pamela A. Sabin   |
| 2. All other names used in the last 8 years  |   | aka Pamela A. Porter  |
| 3. Address   | 454 Timms Lane<br>Belle Vernon, PA 15012  | 454 Timms Lane<br>Belle Vernon, PA 15012  |
| 4. Debtor's attorney<br>Name and address   | Kenneth Steidl<br>Steidl & Steinberg<br>Suite 2830 Gulf Tower<br>707 Grant Street<br>Pittsburgh, PA 15219 | Contact phone 412-391-8000<br>Email: julie.steidl@steidl-steinberg.com  |
| 5. Bankruptcy trustee<br>Name and address  | Ronda J. Winnecour<br>Suite 3250, USX Tower<br>600 Grant Street<br>Pittsburgh, PA 15219                   | Contact phone 412-471-5566<br>Email: cmecf@chapter13trusteewdpa.com   |
| 6. Bankruptcy clerk's office<br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219                | Hours open:<br>Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.<br><br>Contact phone 412-644-2700<br><br>Date: 1/19/22 |

**For more information, see page 2**

|  |  |  |
|--|--|--|
| <b>7. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | <b>February 14, 2022 at 09:00 AM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | <b>Location:</b><br>remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a> |
| <b>8. Deadlines</b><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br><b>Filing deadline: 4/15/22</b><br><br><b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><b>Filing deadline: 3/29/22</b><br><br><b>Deadline for governmental units to file a proof of claim:</b><br><b>Filing deadline: 7/18/22</b>  |  |
|  | <b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.<br>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |  |
|  | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>2/14/22 at 09:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate: goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a></b>  |  |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.   |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.   |  |

In re:  
James L. Sabin, Jr.  
Pamela A. Sabin  
Debtors

Case No. 22-20098-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Form ID: 309I

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The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + James L. Sabin, Jr., Pamela A. Sabin, 454 Timms Lane, Belle Vernon, PA 15012-3509   |
| 15446859 | Home Depot, PO Boz 70614, Philadelphia, PA 19176-0614   |
| 15446863 | + LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068   |
| 15446868 | ++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap-on Credit, 950 Technology Way, Suite 301, Libertyville, IL 60048 |
| 15446867 | + Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250  |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: julie.steidl@steidl-steinberg.com | Jan 19 2022 23:36:00 | Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219                       |
| tr       | + Email/Text: bnc@chapter13trusteedpa.com     | Jan 19 2022 23:36:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702                                  |
| smg      | EDI: PENNDEPTREV                              | Jan 20 2022 04:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | Jan 19 2022 23:36:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust      | + Email/Text: ustregion03.pi.ecf@usdoj.gov    | Jan 19 2022 23:36:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721         |
| 15446850 | + EDI: TSYS2                                  | Jan 20 2022 04:38:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  |
| 15446851 | + EDI: CAPITALONE.COM                         | Jan 20 2022 04:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15446854 | + EDI: CITICORP.COM                           | Jan 20 2022 04:38:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                                     |
| 15446856 | + EDI: WFNNB.COM                              | Jan 20 2022 04:38:00 | Comenity Capital/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                      |
| 15446857 | + EDI: DISCOVER.COM                           | Jan 20 2022 04:38:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025  |
| 15446858 | + Email/Text: bankruptcy.notices@hdfsi.com    | Jan 19 2022 23:36:00 | Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048                                   |
| 15446860 | EDI: IRS.COM                                  |                      |   |

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|          |   | Jan 20 2022 04:38:00 | Internal Revenue Service, PO Box 7346,<br>Philadelphia, PA 19101-7346                             |
| 15446853 | EDI: JPMORGANCHASE                                  |                      |   |
|          |   | Jan 20 2022 04:38:00 | Chase Card Services, Attn: Bankruptcy, Po Box<br>15298, Wilmington, DE 19850                      |
| 15446861 | + Email/Text: PBNCNotifications@peritusservices.com |                      |   |
|          |   | Jan 19 2022 23:36:00 | Kohls/Capital One, Attn: Credit Administrator, Po<br>Box 3043, Milwaukee, WI 53201-3043           |
| 15446865 | Email/Text: Bankruptcy.Notices@pnc.com              |                      |   |
|          |   | Jan 19 2022 23:36:00 | PNC Bank, Attn: Bankruptcy, Po Box 94982:<br>Mailstop Br-Yb58-01-5, Cleveland, OH 44101           |
| 15446864 | + EDI: PENNDEPTREV                                  |                      |   |
|          |   | Jan 20 2022 04:38:00 | Pennsylvania Dept. of Revenue, Bankruptcy<br>Division PO Box 280946, Harrisburg, PA<br>17128-0946 |
| 15446864 | + Email/Text: RVSVCBICNOTICE1@state.pa.us           |                      |   |
|          |   | Jan 19 2022 23:36:00 | Pennsylvania Dept. of Revenue, Bankruptcy<br>Division PO Box 280946, Harrisburg, PA<br>17128-0946 |
| 15446869 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060                 |
| 15446870 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060                  |
| 15446871 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony Bank/Paypal, Attn: Bankruptcy Dept,<br>Po Box 965060, Orlando, FL 32896-5060            |
| 15446872 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po<br>Box 965060, Orlando, FL 32896-5060               |
| 15446873 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy<br>Dept, Po Box 965060, Orlando, FL 32896-5060         |
| 15446874 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony/Ebates, Attn: Bankruptcy, Po Box<br>965060, Orlando, FL 32896-5060                      |
| 15446875 | + EDI: RMSC.COM                                     |                      |   |
|          |   | Jan 20 2022 04:38:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060               |
| 15446876 | + EDI: USBANKARS.COM                                |                      |   |
|          |   | Jan 20 2022 04:38:00 | US Bank/RMS, Attn: Bankruptcy, Po Box 5229,<br>Cincinnati, OH 45201-5229                          |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 15446852 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 15446855 | *+            | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 15446862 | *+            | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043   |
| 15446866 | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101 |

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Kenneth Steidl                      | on behalf of Debtor James L. Sabin Jr. julie.steidl@steidl-steinberg.com,<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st<br>eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com   |
| Kenneth Steidl                      | on behalf of Joint Debtor Pamela A. Sabin julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st<br>eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |

TOTAL: 4